Reinsurance Claims Processing Manual

Chapter Three ALTCS Program Contractor & Ventilator Dependent Plans Acute Reinsurance

I. Eligibility

Reinsurance is provided to partially reimburse the Program Contractor when the cost of care for a member exceeds a pre-determined deductible amount within a contract year. All members who are enrolled with a Program Contractor on a capitated basis and meet the appropriate deductible amount are eligible for Reinsurance benefits.

II. Determination of Benefits

Services that are covered under Reinsurance are specified in the AHCCCS Reinsurance System on the RI325 screen titled "RI Covered Services". Not all AHCCCS covered services are covered by Reinsurance. Long term care services or services usually covered under a facility's room and board charges are excluded from ALTCS Reinsurance benefits.

AHCCCS will use all medically necessary acute care services including outpatient and inpatient hospitalizations to determine Reinsurance benefits.

III. Deductibles

Effective for dates of service prior to 10/01/06

Prospective Reinsurance PPC Reinsurance

Plan Enrollment	Deductible with Medicare Part A	Deductible Without Medicare Part A	Coinsurance	All Members	Coinsurance
0-1,999	\$10,000	\$ 20,000	75%	\$5,000	100%
2,000 +	\$20,000	\$ 30,000	75%	\$5,000	100%

PPC Reinsurance is considered separately from prospective Reinsurance periods, and has a lower deductible with reimbursement at 100% after the deductible has been met. PPC Reinsurance will be applicable in the contract year during which the prior period enrollment was posted. When the PPC eligibility is retroactive to another contract year, the Reinsurance case will be created in the contract year it was posted. Effective 10/01/2006, PPC is no longer covered by Reinsurance.

Note: PPC policies covered in this document pertain to Reinsurance processing only.



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Effective for dates of service 10/01/06 forward

Prospective Reinsurance

Statewide Plan Enrollment	Deductible with Medicare Part A	Deductible Without Medicare Part A	Coinsurance
0-1,999	\$10,000	\$ 20,000	75%
2,000 +	\$20,000	\$ 30,000	75%

